

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for optimizing customer interactions, comprising:
interfacing with a plurality of different types of communication channels;
receiving requests from at least one customer for customer interactions
over at least two different types of communication channels;
generating a customer interaction record with a plurality of data fields for
the at least one customer, the customer interaction record
comprising a batch data section, a customer experience packet
section, and a real time data section;
generating an XML document from the customer interaction record;
using a web services layer to pass the XML document to a central,
channel-independent rule processing engine;
identifying the at least one customer;
for each requested customer interaction, choosing at least one treatment
for processing the customer interaction using ~~[[a]]~~ the central,
channel-independent processing engine;
updating the customer experience packet section of the customer
interaction record and the XML document to indicate at least one
treatment for the customer;

using the web services layer to send the XML document to a channel to

indicate the at least one treatment for the customer, and

processing the customer interactions by the central, channel-independent

processing engine, based on the treatments chosen,

~~wherein the central processing engine processes grouped~~

~~rules in a hierarchy, where the hierarchy of grouped~~

~~rules comprises a group of overriding rules, a group of~~

~~trigger rules, a group of event based rules, and a~~

~~group of interaction rules, such that overriding rules~~

~~are globally applied to all customers, and such that~~

~~any rule from the group of overriding rules takes~~

~~precedence over any rule from the group of~~

~~interaction rules.~~

2. (Original) The method from claim 1, wherein choosing the at least one treatment is a function of a customer segment, an interaction type and an interaction channel.
3. (Original) The method from claim 1, further comprising:

inserting data correlating to the at least one treatment into a customer

intelligence record; and

returning the customer intelligence record to one of the plurality

communication channels for instructing the channel on the

treatments to present to the customer.

4. (Original) The method from claim 1, wherein the step of choosing at least one treatment accesses a central repository where treatments have been stored by an independent design tool.
5. (Cancelled)
6. (Original) The method from claim 1, further comprising sending the at least one treatment to one of the plurality of communication channels via a plurality of services.
7. (Previously presented) The method from claim 1, wherein the step of choosing at least one treatment comprises leveraging insight about customers from analytical models to derive at least one treatment.
8. (Previously presented) The method from claim 7, wherein leveraging insight from analytical models comprises:
 - extracting customer data for a plurality of customers from at least one database;
 - training analytical models to predict customer behavior, wherein the analytical models are trained using the customer data extracted from at least one database;
 - gathering the customer interaction results; and
 - retraining the analytic models to refine the customer behavior prediction, wherein the analytical models are re-trained using the customer data extracted from at least one database as well as the customer interaction results.

9. (Currently Amended) A computer program stored on a computer readable medium for execution by a computer, the computer program comprising:

a code segment for receiving requests from at least one customer for customer interactions over at least two different types of communication channels from a plurality of communication channels;

a code segment for generating a customer interaction record with a plurality of data fields for the at least one customer, the customer interaction record comprising a batch data section, a customer experience packet section, and a real time data section;

a code segment for generating an XML document from the customer interaction record;

a code segment for using a web services layer to pass the XML document to a central, channel-independent rule processing engine;

a code segment for identifying the at least one customer;

a code segment for choosing, for each requested customer interaction, at least one treatment for processing the customer interaction using [[a]] the central, channel-independent processing engine;

a code segment for updating the customer experience packet section of the customer interaction record and the XML document to indicate at least one treatment for the customer;

a code segment for using the web services layer to send the XML
document to a channel to indicate the at least one treatment for the
customer, and

a code segment for processing the customer interactions by the central,
channel-independent processing engine, based on the treatments
chosen;

~~wherein the central processing engine processes grouped rules in a~~
~~hierarchy, where the hierarchy of grouped rules comprises a group~~
~~of overriding rules, a group of trigger rules, a group of event based~~
~~rules, and a group of interaction rules, such that overriding rules are~~
~~globally applied to all customers, and such that any rule from the~~
~~group of overriding rules takes precedence over any rule from the~~
~~group of interaction rules.~~

10. (Original) The computer program from claim 9, wherein the code segment for
choosing the at least one treatment leverages a function of a customer segment,
an interaction type and an interaction channel.

11. (Original) The computer program from claim 9, further comprising:

a code segment for inserting data correlating to the at least one treatment
into a customer intelligence record; and

a code segment for returning the customer intelligence record to one of
the plurality communication channels for instructing the channel on
the treatments to present to the customer.

12. (Original) The computer program from claim 9, wherein the code segment for choosing at least one treatment accesses a central repository where treatments have been stored by an independent design tool.
13. (Cancelled)
14. (Original) The computer program from claim 9, further comprising a code segment for sending the at least one treatment to one of the plurality of communication channels via a plurality of services.
15. (Original) The computer program from claim 9, wherein the code segment for choosing at least one treatment comprises a code segment choosing at least one treatment that has been derived from insight about customers using analytical models.
16. (Original) The computer program from claim 15, wherein the code segment for leveraging insight from analytical models comprises:
 - a code segment for extracting customer data for a plurality of customers from at least one database;
 - a code segment for training analytical models to predict customer behavior, wherein the analytical models are trained using the customer data extracted from at least one database;
 - a code segment for gathering the customer interaction results; and
 - a code segment for retraining the analytic models to refine the customer behavior prediction, wherein the analytical models are re-trained using the customer data extracted from at least one database as well as the customer interaction results.

17. (Previously presented) A computer-implemented system for optimizing customer interactions, comprising:

a channel layer for communicating with a plurality of different types of communication channels;

a services layer for processing requests from at least one customer for customer interactions over at least two different types of communication channels, and for identifying the at least one customer; and

an interaction optimizing subsystem for choosing, for each requested customer interaction, at least one treatment for processing the customer interactions[[:]], wherein

the interaction optimizing subsystem comprises a central, channel-independent processing engine and a customer interaction record with a plurality of data fields for a customer;

the customer interaction record comprises a batch data section, a customer experience packet section, and a real time data section, and is used to generate an XML document that is passed to the central, channel-independent processing engine;

the customer experience packet section of the customer interaction record and the XML document are updated to indicate at least one treatment for the customer,

and the XML document is sent to a channel to
indicate the at least one treatment for the customer;

and

the processing for the customer interactions is by the central,
channel-independent processing engine, and based
on the treatments chosen;

~~wherein the central processing engine processes grouped-~~
~~rules in a hierarchy, where the hierarchy of grouped-~~
~~rules comprises a group of overriding rules, a group of~~
~~trigger rules, a group of event based rules, and a~~
~~group of interaction rules, such that overriding rules-~~
~~are globally applied to all customers, and such that~~
~~any rule from the group of overriding rules takes~~
~~precedence over any rule from the group of~~
~~interaction rules.~~

18. (Previously presented) The computer-implemented system from claim 17, wherein the interaction optimizing subsystem chooses the at least one treatment as a function of a customer segment, an interaction type and an interaction channel.

19. (Previously presented) The computer-implemented system from claim 17, further comprising:
- a customer intelligence record that is used by the interaction optimizing subsystem and is returned to one of the plurality of communication channels for instructing the channel on the treatments to present to the customer;
 - wherein data correlating to the at least one treatment is stored in the customer intelligence record.
20. (Previously presented) The computer-implemented system from claim 17, wherein the interaction optimizing subsystem chooses at least one treatment from a central repository;
- wherein the treatments have been stored on the central repository by an independent design tool.
21. (Cancelled)
22. (Previously presented) The computer-implemented system from claim 17, wherein the interaction optimizing subsystem comprises a plurality of services for sending the at least one treatment to one of the plurality of communication channels.
23. (Previously presented) The computer-implemented system from claim 17, wherein the interaction optimizing subsystem chooses the at least one treatment that has been derived from insight about customers using analytical models.

24. (Previously presented) The computer-implemented system from claim 23, further comprising:

at least one database upon which is stored customer data for a plurality of customers;

wherein the interaction optimizing subsystem further comprises a results gathering module for gathering customer interaction results;

wherein the gathered customer interaction results are used to re-trained the analytical models.